

Who may offer continuing education courses to designated mortgage brokers, principals, and loan originators?

Either course providers whose courses of education have been approved by the director, or course providers approved by professional organizations approved by the director may offer continuing education.

What is the meaning of “professional organization” within the context of continuing education of designated brokers and loan originators?

A professional organization means an organization with at least ten members created for the primary purpose of furthering the professional interests of its members and/or to protect the public interest. Education must be an essential element of the professional organization’s purpose. A professional organization must also be approved by the director to offer and administer courses of education.

What is the meaning of a “course of education”?

A course of education means a formal training that satisfies all or part of the continuing education requirements of the Act and rules.

What is the meaning of a “course provider”?

A course provider means a person or organization authorized by the director to conduct a course of education.

What is the meaning of offer(ing) and administer(ing) courses of education?

Offer(ing) and administer(ing) courses of education means the creation of a curriculum and the administrative functions associated with the department’s review and authorization criteria set forth in WAC 208-660-XXX.

If I am a course provider, not affiliated with a professional organization, how do I obtain approval for my courses of education?

You must apply through an application process with the department. The department shall review the applications filed and determine whether to approve or deny the proposed course. If the department approves the course, we shall issue a certificate of approval that will be effective for two years from the date of issuance.

If I am a course provider approved by a professional organization approved by the director, but wish to also teach courses unaffiliated with the professional organization, how do I obtain approval?

For each course unaffiliated with the approved professional organization you must apply through an application process with the department. The department shall review the applications filed and determine whether to approve or deny the prepared course. If the

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department approves the course, we shall issue a certificate of approval that will be effective for two years from the date of issuance.

What standards will the department use to review and approve courses of education provided by course providers not affiliated with professional organizations?

The department will consider the following in reviewing and approving course providers offering continuing education under the Act and rules:

1. Whether the course provider has adequate experience in teaching this type of course;
2. A complete listing of all instructors for the course, including their qualifications and experience teaching courses similar to this course;
3. A copy of all course materials and lesson plans on a session-by-session basis.

Can the department remove a course provider from providing continuing education under the Act and rules?

Yes, the department may rescind an approval of a course of education upon a determination that the course provider or the course of education does not meet the standards in WAC 208-660-XXX.

What action must a course provider take if notified by the department that its course of education has been rescinded?

The course provider must immediately:

1. Cease any advertisement of its course of education;
2. Cease any solicitation for its course of education;
3. Inform any registered course takers of rescission by the department, and cancel the course of education.

May a course provider appeal the department's decision to deny or rescind course approval?

Yes, a course provider may appeal the department's decision to the director within twenty days of notification.

If a course provider has appealed the department's denial or rescission of the course, must it still take the immediate action in WAC 208-660-XXX?

An appealing course provider must comply with WAC 208-660-XXX(1), (2) and (3) immediately upon notification.

What standards will the department use to review and approve professional organizations to offer and administer continuing education curriculum under the Act and rules?

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The department will consider the following in reviewing and approving professional organizations to offer and administer continuing education curriculum under the Act and rules:

1. An index and description of a course of education curriculum available to satisfy the content of continuing education under WAC 208-660-XXX;
2. Whether there are sufficient procedures and guidelines for establishing a course(s) of education and approving a course provider(s);
3. Whether there are sufficient procedures and guidelines for auditing and evaluating an approved course(s) of education and course provider(s);
4. Whether there are sufficient procedures for removing courses and providers from the professional organization's curriculum;
5. Whether there are sufficient procedures for board reconsideration of denial or removal of a course of education or a course provider;
6. Whether there are sufficient systems in place to ascertain the identification of course of education takers;
7. Whether there are sufficient systems in place to issue certificates of course of education completion;
8. Whether there are sufficient systems in place for the collection, holding, disbursing and refunding of course of education fees;
9. Whether the professional organization requires members to adhere to an established code of conduct or ethics.

Is the department responsible or liable in any way for course provider approval, denial or revocation by a professional organization?

No, the department is not responsible or liable in any way for course provider decisions of approval, denial or revocation by a professional organization.

Is the department liable in any way for a course provider's contractual relationship with a professional organization?

No. Course providers independently contract with professional organizations and the department is in no way responsible for this relationship.

Can the department remove a professional organization's authorization to offer and administer continuing education under the Act and rules?

Yes, the department may rescind a professional organization's authorization upon a determination that the professional organization fails to meet WAC 208-660-XXX.

What action must a professional organization take if notified by the department that its authorization has been rescinded?

The professional organization must immediately:

1. Cease any advertisement of its curriculum of continuing education;
2. Cease any solicitation for its curriculum of continuing education;
3. Inform any registered course takers of rescission of its authorization by the department.

May a professional organization contest the department's decision to deny or rescind authorization?

Yes, a professional organization may appeal the department's decision to the director within twenty days of notification.

If a professional organization has appealed the department's denial or rescission of authorization must it still take the immediate action in WAC 208-660-XXX?

An appealing professional organization must comply with WAC 208-660-XXX(1), (2) and (3) immediately upon notification.

What must a course provider or a professional organization do if a planned class is not taught?

The course provider or the professional organization must refund all fees to the individuals who paid to take the class.

May the department audit or review a course of education?

The department may audit or review any course of education by registering for the course. The department may also attend the course of education unannounced by presenting the course provider with official identification prior to the start of the course. The department will not be charged any fee for official audit or review of the course of education.